WHAT IS CLAIMED IS:

1. A memory card for use with a host device, comprising:

a) a one-time programmable memory having locations for storing a plurality of storage allocation tables, data files identified by the storage allocation tables, and a translation table; and

b) a controller for enabling the host device to access the one-time programmable memory and to modify the data files, wherein the controller:

i) stores initial data files, a first storage allocation table, and an initial translation table in the one-time programmable memory;

ii) accesses the translation table in the one-time programmable memory to identify the physical location of the first storage allocation table and returns such storage allocation table to the host device for subsequent accessing of the initial data files,

iii) nables the host device to modify at least one of the initial data files

iv) stores a second storage allocation table, different from the first storage allocation table, in the one-time programmable memory to enable the host device to access the modified data files;

v) amends the translation table to indicate the location of the second storage allocation table, wherein the amended traslation table includes a plurality of entries with the latest entry corrsesponding to the location of the latest storage allocation table in the one-time programmable memory, and the latest entry is the latest noninitialized entry; and

vi) accesses the amended translator table to identify the physical location of the second storage allocation table and returning such second storage allocation table to the host device to enable access of the modified data files.

2. The memory card of claim 1 wherein the storage allocation tables are file allocation tables.

3. The memory card of claim 1 wherein the data files include images.

4. The memory card of claim 1 wherein the host device is a digital camera.

5. The memory card of claim 1 wherein the host device is a personal computer.

6. The memory card of claim 1 wherein data stored in the storage allocation table is logically inverted as it is written into the one-time programmable memory.